

**ABSTRACT**

A user anonymously acquires a first sequence of encryption key material. An encryption server, having a  
10 second sequence complementary to the first sequence,  
receives and forwards encrypted messages and monitors  
utilization of encryption key material by the user. As the  
key material is used, the server adjusts user accounts to  
exhaust the first sequence. Thus, the first sequence  
15 provides for secure, anonymous communication and,  
correspondingly, can serve as a payment media for  
conducting electronic transactions.

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